

EXHIBIT 2

The
Union Central
Life Insurance Company

*Founded in 1867... A Mutual Company... 1876 Waycross Road, P.O. Box 40888, Cincinnati, Ohio 45240
1-800-825-1551*

INSURED: Opal Headrick
POLICY NUMBER: U000044892
POLICY DATE: May 28, 2008
ISSUE DATE: September 23, 2008

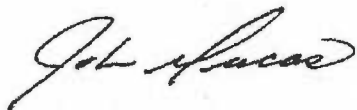
We PROMISE to pay the death benefit to the beneficiary on receipt of satisfactory proof of death of the insured while this policy is in force, subject to the terms of this policy.

LOOK AT THE APPLICATION FORMS. This policy is issued based on payment of the initial premium and the answers in the application (see copy attached). If all answers are not true and complete, this policy may be affected.

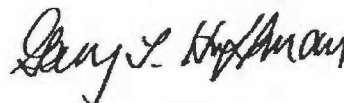
PLEASE READ THIS POLICY CAREFULLY. This policy is a legal contract between you and Union Central.

20-DAY RIGHT TO EXAMINE THE POLICY. It is important to Union Central that you are satisfied with this policy. You have 20 days after you receive it to review the policy. If this policy is a replacement for an existing policy you have 30 days after you receive it to review the policy. If you are not satisfied, you may send it back to us or give it to our agent. In such case, this policy will be void from the beginning. We will refund the premiums paid within 10 days after this policy is returned.

Signed for The Union Central Life Insurance Company at Cincinnati, Ohio



Secretary



President

Adjustable Life Policy with Flexible Death Benefit and Cash Value
Flexible Premiums Payable During Life of Insured
Death Benefit Payable at Death of Insured
Period of Coverage not Guaranteed
Participating

OWNERSHIP

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While the *insured* is living, you have all rights in this policy. Your rights will be subject to any assignment, and to the rights of any irrevocable beneficiary. If you die before the *insured*, the successor owner named in the application is the new owner. If there is no successor owner, then your estate becomes the new owner.

A change of owner may be made at any time by notice to us. It will take effect on the date notice is received. We will record the change. Unless there are no surviving primary or contingent beneficiaries, a change of owner does not change the beneficiary. You may exercise the following rights while the *insured* is living:

- (1) the right to change the specified amount;
- (2) the right to change the premium payment;
- (3) the right to assign the policy;
- (4) the right to change the owner or beneficiary;
- (5) the right to receive any dividends;
- (6) the right to terminate this policy;
- (7) the right to make loans; and
- (8) the right to make surrenders.

BENEFICIARY

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The beneficiary will receive the death benefit when the *insured* dies. The primary and any contingent beneficiaries are named in the application. If no primary beneficiary is living when the *insured* dies, we will pay to the contingent beneficiary. If no contingent beneficiary is living when the *insured* dies, we will pay you or your estate.

Unless the beneficiary designation provides otherwise, we will follow these rules:

- (1) We will pay equal shares when more than one beneficiary of the same class is to share the funds.
- (2) No revocable beneficiary has rights in this policy until the *insured* dies.
- (3) An irrevocable beneficiary cannot be changed without his or her consent.
- (4) The interest of any beneficiary is subject to the rights of any assignee shown on our records.
- (5) When beneficiaries are not shown by name (such as "children"), we may find who they are from sworn statements and not wait for court records.

You may change the beneficiary at any time before the *insured* dies by notice to us. Any change must be approved by us. If approved, it will take effect on the date the notice was signed by you. We will not be liable for any payments we make or actions we take before the change is approved.

Unless otherwise provided, if any beneficiary dies within 30 days after the *insured* dies as the result of a common disaster, we will pay the death benefit as if that beneficiary died first.